

In the Specification:

Please replace paragraph [0017] with the following amended paragraph:

[0017] FIG. 1 is an illustration of a typical environment of the present invention showing a customer 100 having a computer terminal 110, agents 120A, 120B, 120N having computer terminals 130A, 130B, 130N, respectively, and company servers 140A, 140B, 140N. Typically, the computer terminal 110 of a customer will be a personal computer (PC). A computer terminal 130 of an agent may be a smart terminal or a dumb terminal, depending upon the configuration of the server 140 and the terminals 130. However, for convenience and brevity, and not by way of limitation, the computer terminals 110 and 130 will be referred to as PCs. The various PCs and servers are preferably connected via connections 160A, 160B, 160C, 160D, 160E, 160F, and 160N to the Internet 150.

However, it will be appreciated that the PC 130 of an agent 120 may be directly connected to a server 140, such as is shown by connection 170 connecting PC 130N to server 140N. Furthermore, it will also be appreciated that the a server may be directly connected to one or more other servers, such as is shown by connection 180 connecting server 140B to server 140N. Therefore,

other than the customer's PC 110 being connected to a server 140N through the Internet 150, the various connections among and between the servers 140 and the PCs 120 may be via the Internet 150 or via any other convenient method. For brevity, the discussion below presumes that all communications are via the Internet 150.